

**Information to identify the case:**

Debtor 1	<b>Natuchia A Frazier</b>	Social Security number or ITIN	xxx-xx-2634
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	<b>15-31787-ABA</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Natuchia A Frazier

3/3/21

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Natuchia A Frazier  
Debtor

Case No. 15-31787-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Mar 03, 2021

Form ID: 3180W

Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2021:

Recip ID	Recipient Name and Address
db	+ Natuchia A Frazier, 137 S Lawrence St, Bridgeton, NJ 08302-2312
cr	+ Nationstar Mortgage LLC, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
515859612	+ Amerassist AR Solutions, 8415 Pulsar Place, Suite 250, Columbus, OH 43240-4033
516060960	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Nationstar Mortgage LLC, Po Box 619096, Dallas, TX 75261
516087103	+ Nationstar Mortgage LLC, Po Box 619096, Dallas, TX 75261-9096
515859623	Nationstar Mortgage, 8950 Cypress Waters Blvd, Dallas, TX 75063
516300324	+ Nationstar Mortgage LLC, Robertson Anschutz & Schneid LP, 6409 Congress Ave Ste 100, Poca Raton, FL 33487-2853
516059390	+ Nationstar Mortgage, LLC, PO Box 619094, Dallas, TX 75261-9094
515893251	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 03 2021 21:21:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 03 2021 21:21:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515931603	EDI: CAPITALONE.COM	Mar 04 2021 01:38:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
515859613	+ EDI: CAPITALONE.COM	Mar 04 2021 01:38:00	Capital One Bank USA, PO Box 30281, Salt Lake city, UT 84130-0281
515990483	EDI: BL-BECKET.COM	Mar 04 2021 01:43:00	Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515859615	+ EDI: CITICORP.COM	Mar 04 2021 01:38:00	Childrens Place, PO Box 6497, Sioux Falls, SD 57117-6497
515859616	+ EDI: CITICORP.COM	Mar 04 2021 01:38:00	Citicards CBNA, 701 E. 60th Street N, Sioux Falls, SD 57104-0432
515859617	+ EDI: WFNNB.COM	Mar 04 2021 01:38:00	Comenity Bank/Victoria Secret, PO Box 182789, Columbus, OH 43218-2789
515859618	+ EDI: WFNNB.COM	Mar 04 2021 01:38:00	Dressbarn, PO Box 182789, Columbus, OH 43218-2789
515859619	EDI: FORD.COM	Mar 04 2021 01:43:00	Ford Motor Credit, POB 62180, Colorado Springs, CO 80962
515876610	EDI: FORD.COM	Mar 04 2021 01:43:00	Ford Motor Credit Company, LLC, Dept. 55953, P.O. Box 55000, Detroit, MI 48255-0953
515859620	EDI: IRS.COM	Mar 04 2021 01:38:00	IRS, POB 7346, Philadelphia, PA 19101-7346

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515859621	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 03 2021 21:19:00	Kohl's, PO Box 3115, Milwaukee, WI 53201-3115
515859622	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 03 2021 21:34:02	LVNV Funding LLC, PO Box 10584, Greenville, SC 29603-0584
518782546	+ EDI: AISMIDFIRST	Mar 04 2021 01:38:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department 73118-6051
518782545	+ EDI: AISMIDFIRST	Mar 04 2021 01:38:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
515859624	+ EDI: WFNNB.COM	Mar 04 2021 01:38:00	New York & Co., PO Box 182789, Columbus, OH 43218-2789
515859625	+ EDI: RMSC.COM	Mar 04 2021 01:38:00	Old Navy, PO Box 965005, Orlando, FL 32896-5005
519112229	EDI: PRA.COM	Mar 04 2021 01:38:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519112230	EDI: PRA.COM	Mar 04 2021 01:38:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
516022724	EDI: PRA.COM	Mar 04 2021 01:38:00	Portfolio Recovery Associates, LLC, c/o Childrens Place, POB 41067, Norfolk VA 23541
515859626	+ EDI: WFNNB.COM	Mar 04 2021 01:38:00	Peebles, PO Box 182789, Columbus, OH 43218-2789
515922749	EDI: Q3G.COM	Mar 04 2021 01:38:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
516048112	EDI: RMSC.COM	Mar 04 2021 01:38:00	Synchrony Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
515859627	EDI: TFSR.COM	Mar 04 2021 01:38:00	Toyota Financial, POB 5855, Carol Stream, IL 60197-5855
516009961	EDI: ECAST.COM	Mar 04 2021 01:38:00	eCAST Settlement Corporation, PO Box 29262, New York, NY 10087-9262

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
515859614	*+	Capital One Bank USA, PO Box 30281, Salt Lake City, UT 84130-0281

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 3, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kevin M. Buttery	on behalf of Creditor Nationstar Mortgage LLC kevinbuttery@gmail.com
Patrick O. Lacsina	on behalf of Creditor Nationstar Mortgage LLC PATRICK.LACSINA@GMAIL.COM
Sindi Mncina	on behalf of Creditor Nationstar Mortgage LLC smncina@raslg.com
Terry Tucker	on behalf of Debtor Natuchia A Frazier terrytucker@comcast.net

TOTAL: 7